

# The Application Process: FAFSA to ISIR

*The laws governing the FSA programs require that a person apply for aid with a form provided by the Department of Education (ED) and that no fee be charged for filing or processing the form. The form is named the “Free Application for Federal Student Aid” (FAFSA), and its online version is named “FAFSA on the Web.”*

To be considered for federal student aid, a student must complete a FAFSA (unless he only wants his parents to take out a PLUS loan). The FAFSA collects financial and other information used to calculate the expected family contribution (EFC) and to confirm eligibility through computer matches with other agencies.

## TYPES OF APPLICATIONS

Students can fill out a paper FAFSA, or they can apply electronically themselves through FAFSA on the Web or with their school’s help through FAA Access to CPS Online. Students who have applied in previous years may be able to use a simplified form, the renewal FAFSA, which can be on paper or on the Web.

### Paper FAFSA

Many students still use the paper FAFSA, which they can order from the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). You can also order bulk quantities of the FAFSA to distribute on your campus or through outreach events. Go to [www.edpubs.org/bpos](http://www.edpubs.org/bpos) to access our online ordering system.

### FAFSA on the Web

Your students can use FAFSA on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to complete an application online and submit it directly to the Central Processing System (CPS). Students can also correct any of their previously submitted data except for SSN. There is much online help, and students can also call 1-800-4-FED-AID.

### FAA Access to CPS Online and the Electronic Data Exchange (EDE)

You can submit a student’s application data at FAA Access to CPS online ([www.fafsa.ed.gov/FAA/faa.htm](http://www.fafsa.ed.gov/FAA/faa.htm)). Beginning with the 04-05 award year, EDExpress will no longer allow batch submissions of student applications; instead, it will connect you to the FAA Access site.

## Processing the Application

### FAFSA Processor

→ processes paper FAFSAs, SARs, and signature pages only

### Central Processing System

- receives FAFSA data directly from FAFSA on the Web and FAA Access to CPS Online
- also receives data from the FAFSA processor
- matches applicant data with the DHS, Social Security Administration, Selective Service, Department of Veterans Affairs, NSLDS
- calculates EFC
- mails SAR or e-mails link to online SAR to student and transmits ISIR to schools

## Exception to FAFSA filing requirement

If the only federal aid a dependent student wants to receive is a PLUS loan to her parents, she doesn’t have to complete a FAFSA, but one of her parents will need to complete a loan application and promissory note. Also, the student must still meet all the usual eligibility criteria, and the parent must meet the PLUS eligibility requirements.



**Free CPS/WAN technical support for schools or their destination points**

1-800-330-5947  
CPSWAN@ncs.com

### Advantages of electronic filing

We strongly recommend the electronic applications over the paper FAFSA because of the following benefits of the former:

- Faster processing than paper applications
- Fewer errors and rejected applications because internal and end-of-entry data edits ensure that required fields are completed and conflicts are resolved prior to submission
- Skip logic, which helps “shorten” the form by allowing applicants to skip over questions that don’t pertain to them
- Availability of online help

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### Web sites for students

**[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**

- ➔ FAFSA on the Web
- ➔ Corrections on the Web
- ➔ Renewal FAFSA on the Web
- ➔ Check status of application
- ➔ Online SAR

**[www.pin.ed.gov](http://www.pin.ed.gov)**

PIN website

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### Who gets a renewal reminder instead of a paper renewal FAFSA

Applicants in the renewal application database who:

- Filed on the Web or made corrections on the Web in 2003-2004
- Reported in 2003-2004 that they were fifth year/other undergraduates, graduates, or professionals
- Passed successfully the SSN match with the Social Security Administration (SSA), provided a complete mailing address, and signed their FAFSA
- Are enrolled at a school that requested that they get renewal reminders instead of paper renewal FAFSAs

You should first have the student print and fill out the FAFSA on the Web pre-application worksheet, from which you can enter the data. Before submitting that, print out the signature page for the student (and parent) to sign. Note that you cannot have the student sign the pre-application worksheet because there is no place to sign and, more importantly, the statement of educational purpose to which the student must attest is absent. Alternately, you can have the student fill out and sign a paper FAFSA, but to reduce the need for paper applications, we recommend the former method.

### The PIN

The Personal Identification Number (PIN), along with other identifiers, gives students Internet access to their information in FSA systems. Students can get a PIN by going to the website at **[www.pin.ed.gov](http://www.pin.ed.gov)**. Also, a student without a PIN will automatically receive one if her application was signed, if it passed the data match (see the next page) with the Social Security Administration, and if it had a complete address. The student will receive an envelope with the number or, if an e-mail address was given, an e-mail with a link to the number online. Applicants can use the PIN to:

- ◆ electronically sign a FAFSA on the Web or Renewal FAFSA on the Web application
- ◆ correct their FAFSA online using Corrections on the Web
- ◆ see their EFC and other student aid report information as soon as the FAFSA is processed (through “Student Access on the Web”)
- ◆ review their personal financial aid history as maintained in the National Student Loan Data System (NSLDS)
- ◆ access direct loan information and tools, including online entrance and exit counseling
- ◆ sign electronic promissory notes for direct loans

### Renewal FAFSA

Though returning students can use a regular FAFSA, they should use a renewal FAFSA instead because most of the data from the application the student filed the year before will already be filled in. The student can review each item, correct any that have changed, and provide new information for a small number of items. The renewal FAFSA can be submitted on the Web (which requires a PIN) or on paper.

Some students will automatically receive a **paper renewal FAFSA** in the mail. For 2004-2005, the CPS mailed renewal FAFSAs to students who applied for federal student aid in 2003-2004 and who met certain conditions—for instance, their SSNs and addresses were valid and they were not in default on a federal student loan. These students should have received renewal FAFSAs in the mail some time after November 15, 2003. Students who receive a paper renewal

FAFSA should already have a PIN, which they can use to access their **Renewal FAFSA on the Web** and reapply that way if they choose.

Instead of a paper renewal FAFSA, some students will automatically be sent only a renewal reminder (see the margin note), by e-mail if a student provided an e-mail address or by regular mail if he did not. Reminders sent via regular mail will contain the student's PIN, and they will be forwarded if a student's forwarding address has been left with the post office.

## PROCESSING THE FAFSA

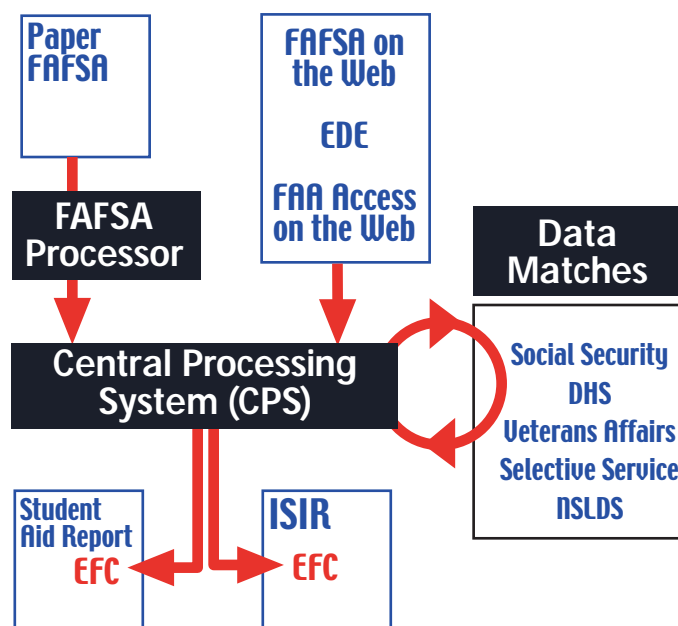
If the FAFSA was submitted on paper, it goes first to the FAFSA processor for data entry and then to the CPS. If the FAFSA was signed and submitted on the Web, it goes directly to the CPS. If a Web applicant indicated she would sign electronically later or send a signature page, the FAFSA goes to a signature hold file for 14 days. If some type of signature hasn't been received in that time, the application will be sent to the CPS but will be rejected; processing won't resume until a signature is received. See the next section on output documents.

The CPS uses the application data to calculate the EFC and match the student's data against several databases at other agencies, such as the Social Security Administration's databases, the Department of Homeland Security's database of noncitizens, the Selective Service System registration database, and the Department of Veterans Affairs' database.

The CPS also checks the application to detect possible inconsistencies and mistakes. For instance, if a dependent student reported the parents' marital status as married but reported the

## Student rights with respect to eligibility matches

The Computer Matching and Privacy Protection Act of 1988 prohibits a school from suspending, terminating, or reducing FSA funds; making a final denial of FSA funds; or taking other adverse action against a student based on the results of an interagency data match unless the student has been notified and has had 30 days to respond to the notification. This law applies to all data matches performed by the CPS.



From FAFSA  
to SAR/ISIR

## Electronic announcements

**Application processing system changes for 2004-2005:** This letter was posted 1/5/04 at [www.ifap.ed.gov](http://www.ifap.ed.gov). Select "Electronic Announcements" and then "2004."

household size as only "2," the edit checks would catch the inconsistency. Even when data is inconsistent, the CPS may be able to calculate an EFC based on assumptions. For applications that your school submits through FAA Access, you can anticipate certain assumptions and correct or override certain information on the student's first FAFSA submission. Students who submit applications using FAFSA on the Web or Renewal FAFSA on the Web can also correct or override some of the CPS edits before submitting the application.

## OUTPUT DOCUMENTS: THE SAR AND ISIR

After processing is complete, the CPS produces output documents or records that show the information the student originally provided, the EFC, the results of the eligibility matches, and information about any inconsistencies identified through the CPS edits. If the CPS was unable to calculate the EFC, the output record will not show one.

There are two basic types of output documents: the *Institutional Student Information Record* (ISIR), which is sent electronically to the school, and the *Student Aid Report* (SAR), which is sent to the student.

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### Reject example

Sioned is living with her boyfriend. She reports on the FAFSA that she's single, but also reports her boyfriend's income as spouse's income. Her application is rejected; she receives a reject reason code of 11 and a comment explaining that she reported contradictory information. Sioned must submit a correction to blank out the boyfriend's income.

You will receive an ISIR for the student only if she lists your school on her FAFSA, which has space for six schools. If your school is not listed, you can request an ISIR for the student through EDE if you have the student's data release number (DRN). The DRN appears in the bottom left corner of the first page of the SAR and at the top of the correctable pages. It's also on the ISIR in the "FAA Information Section" if your school originally entered the student's application data through FAA Access. The DRN and PIN are different: the former is the number that authorizes your access to the student's application information; the latter is the student's personal code, which the student should give to no one. A school may ask for the student's DRN, but it should not request the PIN.

Schools are required to be able to receive ISIRs and to accept SARs from students, but they cannot require students to submit SARs to the school in order to receive aid. However, a school **can** require the student to use a SAR to make corrections. If you don't have an ISIR for a student who has provided a SAR, you must use the SAR to award the student financial aid. You must also make sure that your school is added to the CPS record for the student (see chapter 4).

The SAR will come in one of three ways. Students who give an e-mail address, whether on a paper (FAFSA or renewal FAFSA) or electronic application (FAA Access or FAFSA or Renewal FAFSA on the Web) will receive an e-mail with a link to an online SAR that they can access by providing their SSN, date of birth, and first two letters of their last name. Students who don't give an e-mail address and who apply with a paper application will receive a paper SAR. Students who apply electronically and don't provide an e-mail address will receive a SAR Acknowledgement, which has fewer and less detailed comments than the SAR and which can't be used for

corrections as the SAR can. If a student or parent signature is missing, students will receive a rejected paper SAR (if they did not give an e-mail address) or an e-mail with a link to the rejected SAR on the Web (if they did give an e-mail address).

The SAR and the ISIR will show a comment code and text explaining any questionable results from the matches and edits described above. For some of these there will also be a C code, which you must resolve before paying the student aid. For instance, if a student has defaulted on a federal student loan, the SAR and ISIR will note this in several places, including comments to the student and on the financial aid history page in the National Student Loan Data System (NSLDS).

For other problems, the SAR and ISIR will show that the student's application has been rejected and no EFC has been calculated. The SAR will tell the student how to remove the reject code by providing signatures or more information or by correcting errors. Reject codes are given in the FAA Information section, and a complete list of reject codes is provided in the guide for the 2004-2005 ISIRs that can be found at [www.ifap.ed.gov](http://www.ifap.ed.gov).

## DEADLINES

The application processing cycle lasts 18 months. For the 2004-2005 award year, applications were accepted beginning January 1, 2004 and will be accepted until June 30, 2005.

The CPS processor must receive a student's electronic FAFSA transmission by June 30, 2005. **A paper FAFSA must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA in time for the processor to receive it by the deadline. There are no exceptions to these deadlines.** An electronic application record cannot be received before January 1, 2004, and if it is received after June 30, 2005, it will not be processed. A paper application received before January 1, 2004, or after June 30, 2005, will be returned unprocessed with a letter of explanation. If it is signed before and received after January 1, 2004, it will be accepted, but the student will receive a rejected SAR asking him to date and re-sign the SAR and return it for processing.

In addition to the above dates, the following are anticipated deadlines for the 2004-2005 award year:

- Corrections on a paper SAR must be received by September 6, 2005.
- Corrections through Corrections on the Web or FAA Access to CPS Online must be received and accepted by the CPS before 12 midnight (central time) on September 17, 2005.

## Resources for aid administrators

For questions about EDconnect, EDExpress, and Renewal FAFSAs, call CPS/WAN customer service: 1-800-330-5947

For bulk orders of FAFSAs, technical systems publications, and more, visit the "Bookstore" at the FSA Schools Portal: [www.fsa4schools.ed.gov](http://www.fsa4schools.ed.gov)

## Deadline Date Notice

Every year the Department publishes in the Federal Register a deadline notice that provides all the processing deadline dates. The deadline notice for the 2002-2003 award year was published on August 15, 2002. When the official deadline notices for the 03-04 and 04-05 award years are published, they will be available on the IFAP website.

- Address and school changes through the Federal Student Aid Information Center (FSAIC) can be made through September 17, 2005.
- To give a Pell to a student, a school must have a valid output document (one with an EFC computed from correct data) while the student is still enrolled for the award year, but no later than September 17, 2005.
- For Pell recipients selected for verification, the school must have verification documents and a valid output document no later than 120 days after the last day of enrollment or September 17, 2005, whichever is earlier.

For the last two items, the date the institution receives the ISIR is considered to be the date the CPS processed the ISIR transaction. This process date is listed on the first page of the SAR and ISIR.